

## Note 35 - Deposits from and liabilities to customers

Parent Bank			Group	
31 Dec 2016	31 Dec 2017		31 Dec 2017	31 Dec 2016
		Deposits from and liabilities to customers (NOK million)		
58,027	63,180	Deposits from and liabilities to customers without agreed maturity	62,293	56,804
10,364	14,182	Deposits from and liabilities to customers with agreed maturity	14,182	10,364
<b>68,391</b>	<b>77,362</b>	<b>Total deposits from and liabilities to customers</b>	<b>76,476</b>	<b>67,168</b>
1.0 %	0.9 %	Average interest rate	0,9 %	1.0 %

Fixed interest deposits account for 4.4 per cent (2.7 per cent) of total deposits.

31 Dec 2016	31 Dec 2017	Deposits specified by sector and industry	31 Dec 2017	31 Dec 2016
29,769	31,797	Wage earners	31,797	29,769
8,627	11,284	Public administration	11,284	8,627
2,791	3,061	Agriculture, forestry, fisheries and hunting	3,061	2,791
420	1,021	Sea farming industries	1,021	420
1,727	2,736	Manufacturing	2,736	1,727
2,416	3,046	Construction, power and water supply	3,046	2,416
4,067	4,152	Retail trade, hotels and restaurants	4,152	4,067
1,740	1,269	Maritime sector	1,269	1,740
4,387	4,595	Property management	4,405	4,153
5,550	6,429	Business services	6,429	5,550
4,848	5,846	Transport and other services provision	5,414	4,339
2,048	2,127	Other sectors	1,863	1,569
<b>68,391</b>	<b>77,362</b>	<b>Total deposits from customers broken down by sector and industry</b>	<b>76,476</b>	<b>67,168</b>

31 Dec 2016	31 Dec 2017	Deposits specified by geographic area	31 Dec 2017	31 Dec 2016
43,913	49,685	Trøndelag	48,822	42,885
14,028	14,898	Møre og Romsdal	14,898	14,028
1,657	2,067	Sogn og Fjordane	2,067	1,657
486	563	Nordland	563	486
5,109	5,876	Oslo	5,853	4,914
2,470	3,449	Other counties	3,449	2,470
728	824	Abroad	824	728
<b>68,391</b>	<b>77,362</b>	<b>Total deposits broken down by geographic area</b>	<b>76,476</b>	<b>67,168</b>